

**Information to identify the case:**

Debtor 1 **Mary Monfee**  
First Name Middle Name Last Name  
Debtor 2  
(Spouse, if filing) First Name Middle Name Last Name  
United States Bankruptcy Court **Middle District of Alabama**  
Case number: **16-32791**

Social Security number or ITIN **xxx-xx-2934**  
EIN --\_-----  
Social Security number or ITIN -----  
EIN --\_-----

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mary Monfee  
aka Mary M Primm

Dated January 11, 2017



William R. Sawyer  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

United States Bankruptcy Court  
Middle District of Alabama

In re:  
Mary Monfee  
Debtor

Case No. 16-32791-WRS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 1127-2

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 40

Date Rcvd: Jan 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2017.

db #+Mary Monfee, 16 Katie Circle, Deatsville, AL 36022-3529  
aty +Richard D. Shinbaum, Shinbaum & Campbell, P.O. Box 201, Montgomery, AL 36101-0201  
cr +Wollemi, LLC by AIS Data Services, LP as agent, P.O. Box 165028, Irving, TX 75016-5028  
3625274 ALABAMA ER ADMIN SVC-PRATT, P.O. BOX 2324, Birmingham, AL 35201-2324  
3625276 ANESTHESIOLOGISTS ASSOC, P.C., PO BOX 235022, Montgomery, AL 36123-5022  
3625277 +ASHWORTH COLLEGE, P.O. BOX 4031, Wyoming, PA 18644-0031  
3625273 Alabama ER Admin, P.O. Box 2324, Birmingham, AL 35201-2324  
3625279 +BAPTIST HEALTH, C/O CHAMBLESS & MATH, P O BOX 230759, Montgomery, AL 36123-0759  
3625278 BAPTIST HEALTH, PO BOX 241145, Montgomery, AL 36124-1145  
3625281 +DR. FALAHI, 1421 Narrow Lane Parkway, Montgomery, AL 36111-2654  
3625269 EQUIFAX INFORMATION SERVICES LLC, P.O. BOX 740241, Atlanta, GA 30374-0241  
3625271 EXPERION, P.O. BOX 9701, Allen, TX 75013-9701  
3625283 +HAYNES AMBULANCE, PO BOX 1515, Wetumpka, AL 36092-0028  
3625284 +HOLLOWAY & MOXLEY, PO BOX 4953, Montgomery, AL 36103-4953  
3625285 +HOLLOWAY CREDIT SOLUTION, 1286 CARMICHAEL WAY, Montgomery, AL 36106-3645  
3625286 +JACKSON HOSPITAL, 1725 PINE STREET, Montgomery, AL 36106-1117  
3625288 LABORATORY CORPORATION OF AMERICA, PO BOX 2240, Burlington, NC 27216-2240  
3625289 +MONTGOMERY RADIOLOGY, 2055 NORMANDIE DR., STE. 108, MONTGOMERY, AL 36111-2730  
3625290 +MONTGOMERY UROLOGY ASSOCIATES, 2055 E. SOUTH BLVD STE 507, MONTGOMERY, AL 36116-2005  
3625292 +PRATTVILLE BAPTIST, PO BOX 241145, Montgomery, AL 36124-1145  
3625293 PRATTVILLE BAPTIST HOSPITAL, P.O. BOX 241145, Montgomery, AL 36124-1145  
3625294 +PRATTVILLE CREDIT, 713 E. MAIN STREET, PRATTVILLE, AL 36067-3603  
3625297 +SOUTHERN ORTHAPEADIC, 454 TAYLOR ROAD, Montgomery, AL 36117-3563  
3625298 +STABLER CLINIC, 300 N COLLEGE STREET, GREENVILLE, AL 36037-2025  
3625299 STABLER HOSPITAL, P. O. 1000, GREENVILLE, AL 36037  
3625270 TRANSUNION CONSUMER SOLUTIONS, P.O. BOX 2000, CHESTER, PA 19022-2000  
3625301 +UROLOGY CENTERS OF ALABAMA, P. O BOX 59867, Birmingham, AL 35259-0867

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QCBWILKINS.COM Jan 12 2017 20:53:00 Carly B Wilkins, Carly B. Wilkins, P.C,  
560 South McDonough Street, Suite A, Montgomery, AL 36104-4605  
cr +EDI: RMSC.COM Jan 12 2017 20:53:00 Synchrony Bank,  
c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
3625272 +E-mail/Text: bpage@acceptanceloan.com Jan 12 2017 20:56:33 ACCEPTANCE LOAN,  
3976 B GOVERNMENT BLVD, Mobile, AL 36693-4723  
3625275 +E-mail/Text: G2APCBANK@southernco.com Jan 12 2017 20:56:19 ALABAMA POWER, P.O. BOX 160,  
MONTGOMERY, AL 36101-0160  
3625280 +EDI: CHRM.COM Jan 12 2017 20:53:00 CHRYSLER CAPITAL, P.O. BOX 961275,  
Fort Worth, TX 76161-0275  
3625282 +E-mail/Text: smoores@ivycreekhealth.com Jan 13 2017 10:43:47 ELMORE COMMUNITY HOSPITAL,  
P.O. BOX 130, WETUMPKA, AL 36092-0003  
3625287 EDI: CBSKOHLS.COM Jan 12 2017 20:53:00 KOHLS/CAP1, PO BOX 3115,  
Milwaukee, WI 53201-3115  
3626564 EDI: BL-BECKET.COM Jan 12 2017 20:53:00 Kohl's, c/o Becket and Lee LLP, PO Box 3001,  
Malvern PA 19355-0701  
3625291 +EDI: PRA.COM Jan 12 2017 20:53:00 PORTFOLIO, 120 CORPORATE BLVD, STE 100, P O Box 12914,  
Norfolk, VA 23541-0914  
3625963 EDI: RECOVERYCORP.COM Jan 12 2017 20:53:00 Recovery Management Systems Corporation,  
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
3625296 +EDI: SECFIN.COM Jan 12 2017 20:53:00 SECURITY FINANCE, 4876 US HWY 231,  
Wetumpka, AL 36092-3314  
3625295 +EDI: SECFIN.COM Jan 12 2017 20:53:00 SECURITY Finance, PO BOX 3146,  
Spartanburg, SC 29304-3146  
3625300 EDI: RMSC.COM Jan 12 2017 20:53:00 SYNCB/WALMART, P O BOX 960024,  
Orlando, FL 32896-0024

TOTAL: 13

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* Kohl's, c/o Becket and Lee LLP, POBox 3001, Malvern, PA 19355-0701

TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 14, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 11, 2017 at the address(es) listed below:

Bankruptcy Administrator    ba@almb.uscourts.gov  
Carly B Wilkins    cwilkins@cbwlegal.com,    kesco@cbwlegal.com; cwilkins@ecf.epiqsystems.com  
Richard D. Shinbaum    on behalf of Debtor Mary Monfee    rshinbaum@smclegal.com,  
scarter@smclegal.com; cthornton@smclegal.com

TOTAL: 3